



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC](#)

City/State [CLEVELAND, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [14,236,646](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC](#)
[7007 BROADWAY AVENUE](#)
[CLEVELAND, OH 44106](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021	06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	14,511,908	14,947,161			14,873,659			14,363,868			13,958,272		
Net income (\$000)	31,989	36,294			68,005			70,516			71,004		
Number of BHCs in peer group	131	127			128			125			118		

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
Percent of Average Assets																
Net interest income (tax equivalent)	1.58	2.65	8	1.70	2.84	7	1.57	2.77	6	1.81	3.01	10	1.98	3.08	10	
+ Non-interest income	0.33	1.11	8	0.31	1.14	9	0.41	1.21	13	0.18	1.32	3	0.14	1.31	2	
- Overhead expense	1.31	2.24	4	1.23	2.63	2	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2	
- Provision for credit losses	-0.07	-0.15	58	0.08	0.85	4	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1	
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	0	0.01	35	0	0	50	
+ Other tax equivalent adjustments	0.02	0	96	0.01	0	96	0.01	0	95	0.01	0	90	0.01	0	93	
= Pretax net operating income (tax equivalent)	0.70	1.79	3	0.71	0.64	43	0.68	1.04	19	0.76	1.56	6	0.84	1.57	5	
Net operating income	0.44	1.36	3	0.49	0.48	39	0.46	0.81	17	0.49	1.19	7	0.51	1.24	5	
Net income	0.44	1.35	3	0.49	0.50	39	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5	
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42	
Percent of Average Earning Assets																
Interest income (tax equivalent)	2.78	3.14	26	3.20	3.78	18	3.05	3.55	20	3.49	4.41	8	3.34	4.24	10	
Interest expense	1.12	0.27	96	1.42	0.66	92	1.41	0.52	94	1.61	1.08	84	1.30	0.86	84	
Net interest income (tax equivalent)	1.66	2.85	8	1.78	3.10	7	1.64	3.01	6	1.88	3.33	8	2.04	3.38	9	
Losses, Allowance, and Past Due + Nonaccrual																
Net loan and lease losses / Average loans and leases	-0.04	0.13	3	-0.03	0.28	1	-0.04	0.27	0	-0.05	0.21	2	-0.05	0.22	3	
Earnings coverage of net loan and lease losses (X)	-18.03	4.52	15	-25.44	21.56	6	-20.99	22.91	2	-15.19	24.40	6	-17.58	21.75	7	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.52	1.39	6	0.34	1.51	2	0.54	1.58	5	0.28	0.83	4	0.32	0.90	5	
Allowance for loan and lease losses / Total loans and leases	0.52	1.37	6	0.34	1.48	2	0.54	1.55	5	0.28	0.81	5	0.32	0.89	5	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.63	31	0.41	0.66	29	0.39	0.71	21	0.47	0.57	41	0.62	0.61	52	
30-89 days past due loans and leases / Total loans and leases	0.06	0.27	14	0.08	0.36	13	0.07	0.39	7	0.10	0.43	11	0.13	0.44	14	
Liquidity and Funding																
Net noncore funding dependence	28.56	-1.82	93	33.39	6.94	92	30.43	3.20	91	34.03	14.45	89	34.42	16.62	87	
Net short-term noncore funding dependence	19.94	-8.21	96	24.08	-2.29	96	21.63	-4.76	97	26.02	3.38	96	26.96	4.66	97	
Net loans and leases / Total assets	88.56	59.81	99	90.51	63.21	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99	
Capitalization																
Tier 1 leverage ratio	12.41	9.11	94	11.79	9.03	92	12.11	9.13	94	11.31	9.76	84	11.26	9.71	87	
Holding company equity capital / Total assets	11.23	10.88	56	10.16	11.06	39	10.52	11.16	41	10.44	12.43	26	10.64	12.22	30	
Total equity capital (including minority interest) / Total assets	12.01	11.01	67	11.16	11.18	50	11.38	11.29	53	11.68	12.57	38	12.25	12.27	53	
Common equity tier 1 capital / Total risk-weighted assets	21.69	12.69	98	19.76	12.01	95	20.63	12.38	96	19.42	12.17	95	19.60	12.12	94	
Net loans and leases / Equity capital (X)	7.89	5.51	89	8.91	5.78	92	8.49	5.58	91	8.72	5.21	92	8.53	5.29	96	
Cash dividends / Net income	0	25.30	4	0	60.26	4	0	42.30	4	0	33.12	3	0	27.31	5	
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36	
Growth Rates																
Assets	-4.03	9.29	4	3.22	17.07	12	-1.58	16.68	5	3.99	9.26	37	2.53	7	30	
Equity capital	6.04	9.31	49	-0.01	6.16	22	-0.80	6.99	12	2.03	10.49	17	5.02	7.89	51	
Net loans and leases	-6.10	0.79	23	3.03	13.26	20	-3.46	9.07	13	4.31	9.10	33	2.78	7.89	25	
Noncore funding	-12.79	-23.76	68	1.26	-2.41	58	-7.65	-12.18	56	3.62	6.59	46	1.41	10.67	33	
Parent Company Ratios																
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37	
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15	
Equity investment in subsidiaries / Equity capital	100	103.07	38	100	103.11	35	100	102.81	36	100	103.22	36	100	103.10	37	
Cash from ops + noncash items + op expense / Op expense + dividends		130.64			154.33			147.24			0	190.27	4	0	174.91	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	189,248	220,871	421,921	459,326	430,611	-14.32	1.65
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	189,248	220,871	421,921	459,326	430,611	-14.32	1.65
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	189,248	220,871	421,921	459,326	430,611	-14.32	1.65
Investment interest income (tax equivalent).....	1,794	5,309	7,830	12,839	11,670	-66.21	-63.65
Interest on balances due from depository institutions.....	339	1,097	1,412	5,293	4,230	-69.10	3.67
Interest income on other earning assets.....	1,469	1,292	2,658	4,809	5,437	13.70	175.61
Total interest income (tax equivalent)	192,850	228,569	433,821	482,267	451,948	-15.63	0.46
Interest on time deposits of \$250K or more	4,605	6,727	12,166	12,675	7,668	-31.54	
Interest on time deposits < \$250K.....	41,412	59,406	110,477	120,787	97,285	-30.29	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,006	4,437	7,030	15,501	7,119	-54.79	-5.29
Interest on other borrowings and trading liabilities.....	29,851	31,020	70,727	73,150	63,317	-3.77	128.66
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	77,874	101,590	200,400	222,113	175,389	-23.34	34.33
Net interest income (tax equivalent).....	114,976	126,979	233,421	260,154	276,559	-9.45	-14.19
Non-interest income.....	24,127	22,916	60,256	25,598	20,155	5.28	144.99
Adjusted operating income (tax equivalent)	139,103	149,895	293,677	285,752	296,714	-7.20	-3.29
Overhead expense.....	95,117	92,100	190,752	189,256	191,100	3.28	9.08
Provision for credit losses.....	-5,000	6,000	4,000	-11,000	-10,000		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	1,632	1,068	1,912	1,783	1,996	52.81	-12.21
Pretax net operating income (tax equivalent).....	50,618	52,863	100,837	109,279	117,610	-4.25	-19.01
Applicable income taxes	9,996	7,698	16,247	21,953	29,489	29.85	-51.82
Tax equivalent adjustments	1,632	1,068	1,912	1,783	1,996	52.81	-12.21
Applicable income taxes (tax equivalent).....	11,628	8,766	18,159	23,736	31,485	32.65	-48.56
Minority interest	7,001	7,803	14,673	15,027	15,121	-10.28	-8.78
Net income before discontinued operations, net of minority interest	31,989	36,294	68,005	70,516	71,004	-11.86	-0.72
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	31,989	36,294	68,005	70,516	71,004	-11.86	-0.72
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	38,990	44,097	82,678	85,543	86,125	-11.58	-2.27
Investment securities income (tax equivalent).....	1,794	5,309	7,830	12,839	11,670	-66.21	-63.65
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	55	51		
Mortgage-backed securities	1,794	5,309	7,830	12,784	11,619	-66.21	-63.65
All other securities	0	0	0	0	0		
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis**Percent of Average Assets**

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.66	2.92	28	3.06	3.46	20	2.92	3.27	21	3.36	4	14	3.24	3.87	13
Less: Interest expense.....	1.07	0.25	96	1.36	0.61	93	1.35	0.48	94	1.55	0.98	85	1.26	0.79	84
Equals: Net interest income (tax equivalent).....	1.58	2.65	8	1.70	2.84	7	1.57	2.77	6	1.81	3.01	10	1.98	3.08	10
Plus: Non-interest income.....	0.33	1.11	8	0.31	1.14	9	0.41	1.21	13	0.18	1.32	3	0.14	1.31	2
Equals: adjusted operating income (tax equivalent).....	1.92	3.82	2	2.01	4.05	2	1.97	4.04	2	1.99	4.41	2	2.13	4.46	1
Less: Overhead expense.....	1.31	2.24	4	1.23	2.63	2	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2
Less: Provision for credit losses.....	-0.07	-0.15	58	0.08	0.85	4	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.01	27	0	0.03	22	0	0.02	17	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments.....	0.02	0	96	0.01	0	96	0.01	0	95	0.01	0	90	0.01	0	93
Equals: Pretax net operating income (tax equivalent).....	0.70	1.79	3	0.71	0.64	43	0.68	1.04	19	0.76	1.56	6	0.84	1.57	5
Less: Applicable income taxes (tax equivalent).....	0.16	0.41	6	0.12	0.16	31	0.12	0.23	20	0.17	0.36	7	0.23	0.33	18
Less: Minority interest.....	0.10	0	96	0.10	0	96	0.10	0	95	0.10	0	97	0.11	0	98
Equals: Net operating income.....	0.44	1.36	3	0.49	0.48	39	0.46	0.81	17	0.49	1.19	7	0.51	1.24	5
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income.....	0.44	1.35	3	0.49	0.50	39	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5
Memo: Net income (last four quarters).....	0.43	1.25	4	0.51	0.81	18	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5
Net income-BHC and noncontrolling (minority) interest.....	0.54	1.37	4	0.59	0.50	46	0.56	0.83	21	0.60	1.20	8	0.62	1.25	5
Margin Analysis															
Average earning assets / Average assets.....	95.52	93.15	78	95.68	91.74	91	95.66	92.32	86	96.19	91.05	92	96.90	91.48	94
Average interest-bearing funds / Average assets.....	86.02	62.32	96	87.03	65.48	96	86.59	64.06	96	87.31	65.57	97	86.84	65.56	97
Interest income (tax equivalent) / Average earning assets.....	2.78	3.14	26	3.20	3.78	18	3.05	3.55	20	3.49	4.41	8	3.34	4.24	10
Interest expense / Average earning assets.....	1.12	0.27	96	1.42	0.66	92	1.41	0.52	94	1.61	1.08	84	1.30	0.86	84
Net interest income (tax equivalent) / Average earning assets.....	1.66	2.85	8	1.78	3.10	7	1.64	3.01	6	1.88	3.33	8	2.04	3.38	9
Yield or Cost															
Total loans and leases (tax equivalent).....	2.95	4.05	6	3.27	4.44	4	3.16	4.27	6	3.52	5.09	2	3.38	4.95	2
Interest-bearing bank balances.....	0.12	0.11	77	0.77	0.50	85	0.39	0.27	81	2.15	2.04	52	1.69	1.64	55
Federal funds sold and reverse repos.....		0.26			0.94			0.68			2.44			2.17	
Trading assets.....		0.42			0.67			0.60			0.99			1.11	
Total earning assets.....	2.78	3.11	27	3.20	3.74	19	3.05	3.51	21	3.49	4.36	9	3.34	4.20	10
Investment securities (tax equivalent).....	0.85	1.80	3	1.99	2.51	15	1.58	2.25	7	2.27	2.76	8	2.12	2.68	6
US Treasury and agency securities (excluding mortgage-backed securities).....		1.28			2.01			1.75		2.75	2.32	79	1.71	2.05	24
Mortgage-backed securities.....	0.86	1.56	3	2.04	2.33	20	1.62	2.05	16	2.28	2.61	14	2.09	2.50	5
All other securities.....		2.91			3.48			3.24			4.06			4.20	
Interest-bearing deposits.....	1.03	0.24	97	1.53	0.70	95	1.40	0.53	95	1.68	1.10	84	1.32	0.81	84
Time deposits of \$250K or more.....	1.30	0.76	90	1.89	1.67	71	1.70	1.42	78	2.01	1.96	51	1.52	1.44	57
Time deposits < \$250K.....	1.47	0.72	93	2	1.58	85	1.88	1.36	90	2.08	1.82	65	1.73	1.29	78
Other domestic deposits.....	0.14	0.17	50	0.36	0.50	31	0.28	0.36	41	0.67	0.93	33	0.31	0.67	11
Foreign deposits.....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos.....		0.19			0.85			0.62			1.86			1.51	
Other borrowed funds and trading liabilities.....	1.81	1.31	70	1.60	1.62	48	1.90	1.50	72	1.99	2.38	26	1.75	2.28	16
All interest-bearing funds.....	1.25	0.40	95	1.56	0.92	90	1.56	0.74	92	1.77	1.49	71	1.45	1.19	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	24,127	22,916	60,256	25,598	20,155
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	193	180	229	763	749
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	338	120	315	345	267
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	37	40	42
Net servicing fees	1,786	1,747	3,314	4,062	4,526
Net securitization income	0	-6	-6	-60	-378
Net gains (losses) on sales of loans, OREO, other assets.....	12,011	14,432	43,570	9,012	2,704
Other non-interest income.....	9,799	6,443	12,797	11,436	12,245
Total overhead expenses	95,117	92,100	190,752	189,256	191,100
Personnel expense.....	53,684	52,082	106,518	104,036	102,640
Net occupancy expense.....	13,095	12,563	25,581	26,422	27,875
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	493	513	1,005	788	724
Other operating expenses.....	27,845	26,942	57,648	58,010	59,861
Fee income on mutual funds and annuities.....	338	120	315	345	267
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	988	1,009	990	1,079	1,041
Average personnel expense per employee.....	54.34	51.62	107.59	96.42	98.60
Average assets per employee.....	14,688.17	14,813.84	15,023.90	13,312.20	13,408.52

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.40	2.15	46	0.52	2.20	33	0.52	2.02	33	1.35	2.72	42	1.32	3.08
Overhead expenses / Net Interest Income + non-interest income	68.38	59.03	82	61.44	63.28	50	64.95	62.28	64	66.23	61.29	73	64.41	60.88
Percent of Average Assets														
Total overhead expense	1.31	2.24	4	1.23	2.63	2	1.28	2.57	2	1.32	2.69	2	1.37	2.71
Personnel expense.....	0.74	1.25	6	0.70	1.31	5	0.72	1.30	6	0.72	1.41	4	0.74	1.44
Net occupancy expense.....	0.18	0.24	19	0.17	0.26	14	0.17	0.26	15	0.18	0.28	18	0.20	0.28
Other operating expenses.....	0.39	0.73	4	0.37	0.99	2	0.39	0.94	4	0.41	0.97	2	0.43	0.97
Overhead less non-interest income	0.98	1.10	35	0.93	1.36	19	0.88	1.25	20	1.14	1.32	33	1.22	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	68.38	58.45	83	61.44	62.83	51	64.95	61.82	65	66.23	60.64	75	64.41	60.37
Personnel expense.....	38.59	33.10	77	34.75	32.43	62	36.27	32.36	72	36.41	32.39	74	34.59	32.51
Net occupancy expense.....	9.41	6.33	87	8.38	6.65	79	8.71	6.58	82	9.25	6.52	89	9.39	6.48
Other operating expenses.....	20.37	18.60	71	18.32	23.06	39	19.97	22.28	48	20.58	21.20	54	20.42	20.90
Total non-interest income	17.34	28.18	26	15.29	27.40	23	20.52	28.83	34	8.96	29.23	7	6.79	28.50
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts	0.14	3.19	6	0.12	3.35	8	0.08	3.27	6	0.27	3.88	11	0.25	4.15
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0.24	2.52	20	0.08	2.64	15	0.11	2.46	17	0.12	3.54	13	0.09	3.42
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0.01	0.01	86	0.01	0.02	85	0.01	0.02
Net servicing fees	1.28	0.55	83	1.17	-0.20	92	1.13	0.01	89	1.42	0.28	91	1.53	0.65
Net securitization income	0	0.01	44	0	0	2	0	0	2	-0.02	0.01	1	-0.13	0.01
Net gain (loss) - sales of loans, OREO, and other assets	8.63	3.83	83	9.63	2.89	89	14.84	3.92	91	3.15	1.86	75	0.91	1.61
Other non-interest income.....	7.04	9.26	41	4.30	9.31	25	4.36	9.65	21	4	10.04	12	4.13	9.86
Overhead less non-interest income	51.03	29.94	96	46.15	34.19	82	44.44	31.93	81	57.27	31.06	97	57.61	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.75	21.54	27	14.56	18.39	24	16.11	18.63	28	20.09	20.56	47	25.07	19.04
Applicable income tax + TE / Pretax net operating income + TE	22.97	23.10	50	16.58	22.75	13	18.01	21.18	19	21.72	23.23	35	26.77	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	12,670,953	13,469,421	13,077,449	13,511,772	12,959,219	-5.93	10.16	
Commercial and industrial loans	0	0	0	0	0			
Loans to individuals	2,701	2,720	2,637	2,900	3,000	-0.70	-8.66	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	992	0	1,000	0	0			
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	12,674,646	13,472,141	13,081,086	13,514,672	12,962,219	-5.92	10.16	
Less: Allowance for loan and lease losses	66,435	45,564	70,290	37,292	41,938	45.81	2.58	
Net loans and leases	12,608,211	13,426,577	13,010,796	13,477,380	12,920,281	-6.10	10.20	
Debt securities that reprice or mature in over 1 year	275,550	413,455	281,916	497,768	550,961	-33.35	-47.39	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	12,883,761	13,840,032	13,292,712	13,975,148	13,471,242	-6.91	7.68	
Interest-bearing bank balances	558,823	302,329	475,988	261,198	245,825	84.84	225.44	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	143,894	100,875	165,693	56,229	13,517	42.65	2163.55	
Trading assets	0	0	0	0	0			
Total earning assets	13,586,478	14,243,236	13,934,393	14,292,575	13,730,584	-4.61	11.89	
Non-interest-bearing cash and due from depository institutions	21,322	26,950	23,932	20,028	40,794	-20.88	-27.97	
Premises, fixed assets, and leases	54,508	56,726	56,027	58,338	61,312	-3.91	-8.25	
Other real estate owned	0	1,395	102	2,813	2,888	-100.00	-100.00	
Investment in unconsolidated subsidiaries	73	292	74	74	88	-75.00	-59.22	
Intangible and other assets	574,265	506,089	558,250	432,308	402,960	13.47	49.85	
Total assets	14,236,646	14,834,688	14,572,778	14,806,136	14,238,626	-4.03	12.77	
Quarterly average assets	14,497,886	14,987,607	14,672,343	14,610,715	14,131,688	-3.27	16.14	
Average loans and leases (YTD)	12,823,086	13,502,814	13,361,912	13,030,814	12,752,938	-5.03	12.96	
Memoranda								
Loans held-for-sale	6,931	51,139	111,288	9,608	755	-86.45	1903.18	
Loans not held-for-sale	12,667,715	13,421,002	12,969,798	13,505,064	12,961,464	-5.61	10.10	
Real estate loans secured by 1–4 family	12,641,464	13,440,848	13,051,734	13,486,242	12,932,001	-5.95	10.14	
Commercial real estate loans	29,489	28,573	25,715	25,530	27,218	3.21	17.38	
Construction and land development	26,592	25,585	22,774	22,496	24,097	3.94	26.55	
Multifamily	2,897	2,988	2,941	3,034	3,121	-3.05	-29.51	
Nonfarm nonresidential	0	0	0	0	0			
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	419,444	514,330	447,609	553,997	564,478	-18.45	-20.88	
U.S. Treasury securities	0	0	0	0	3,978			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	419,444	514,330	447,609	553,997	560,500	-18.45	-20.88	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	419,444	514,330	447,609	553,997	564,478	-18.45	-20.88	
U.S. Treasury securities	0	0	0	0	3,978			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	419,444	514,330	447,609	553,997	560,500	-18.45	-20.88	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	2,729	7,596	4,281	958	-10,795	-64.07	-20.90	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	0	0	0	0	0			

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	153,723	140,038	200,349	137,582	134,010	9.77	73.48
NOW, ATS and transaction accounts	114,498	99,346	107,412	97,680	97,198	15.25	7.57
Time deposits less brokered deposits < \$250K	4,992,931	5,409,179	5,182,502	5,408,959	5,159,901	-7.70	
MMDA and other savings accounts	2,799,637	2,449,915	2,655,091	2,298,633	2,165,596	14.27	16.53
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	8,060,789	8,098,478	8,145,354	7,942,854	7,556,705	-0.47	39.58
Time deposits of \$250K or more	711,349	715,278	713,567	691,296	595,633	-0.55	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,575,017	3,196,113	2,900,395	3,419,603	3,462,772	-19.43	105.59
Other borrowings w/remaining maturity over 1 year	566,373	561,067	543,031	463,340	263,717	0.95	-52.34
Brokered deposits < \$250K	529,822	552,621	529,203	500,052	574,733	-4.13	
Noncore funding	4,382,561	5,025,079	4,686,196	5,074,291	4,896,855	-12.79	-14.43
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	83,636	55,709	83,450	60,097	41,339	50.13	70.77
Total liabilities	12,526,986	13,179,266	12,915,000	13,077,242	12,494,899	-4.95	14.45
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	658,190	650,382	653,033	645,702	642,103	1.20	-5.39
Retained earnings	1,012,263	977,974	980,275	941,680	871,164	3.51	46.16
Accumulated other comprehensive income	-71,698	-120,665	-100,584	-42,300	1,077		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,598,755	1,507,691	1,532,724	1,545,082	1,514,344	6.04	16.31
Noncontrolling (minority) interest in subsidiaries	110,905	147,731	125,054	183,812	229,383	-24.93	-63.56
Total equity capital, including minority interest	1,709,660	1,655,422	1,657,778	1,728,894	1,743,727	3.28	1.83
Total liabilities and capital	14,236,646	14,834,688	14,572,778	14,806,136	14,238,626	-4.03	12.77
Memoranda							
Non-interest-bearing deposits	153,723	140,038	200,349	137,582	134,010	9.77	73.48
Interest-bearing deposits	9,148,237	9,226,339	9,187,775	8,996,620	8,593,061	-0.85	9.34
Total deposits	9,301,960	9,366,377	9,388,124	9,134,202	8,727,071	-0.69	10.01
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,532,724	1,545,082	1,545,082	1,514,344	1,441,953		
Accounting restatements	0	0	-29,410	0	0		
Net income	31,989	36,294	68,005	70,516	71,004		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	28,885	-78,365	-58,284	-43,377	3,145		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,157	4,680	7,331	3,599	-1,758		
Holding company equity capital, ending balance	1,598,755	1,507,691	1,532,724	1,545,082	1,514,344		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	89	36.32	99	90.80	36.22	99	89.74	36.22	99	91.26	37.78	99	91.01	37.19	99
Commercial and industrial loans	0	12.25	0	0	14.99	1	0	13.52	0	0	12.02	1	0	12.85	1
Loans to individuals	0.02	3.48	5	0.02	3.53	3	0.02	3.40	4	0.02	4.20	3	0.02	4.31	2
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	0.01	4.22	1	0	4.66	0	0.01	4.63	0	0	5.01	0	0	5	0
Net loans and leases.....	88.56	59.81	99	90.51	63.21	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99
Debt securities over 1 year.....	1.94	17.61	3	2.79	14.01	7	1.93	15.55	4	3.36	14.60	7	3.87	14.63	8
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	90.50	78.32	96	93.30	78.43	99	91.22	78.16	97	94.39	79.65	99	94.61	79.97	98
Interest-bearing bank balances	3.93	9.11	20	2.04	6.78	17	3.27	7.51	23	1.76	3.06	46	1.73	3.04	43
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.01	1.53	46	0.68	1.83	36	1.14	1.68	45	0.38	1.91	23	0.09	1.96	11
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	95.43	91.43	93	96.01	90.72	98	95.62	91.05	98	96.53	89.53	98	96.43	89.74	98
Non-interest cash and due from depository institutions.....	0.15	1.01	3	0.18	1.08	3	0.16	1.07	1	0.14	1.14	1	0.29	1.21	4
Other real estate owned.....	0	0.02	6	0.01	0.03	33	0	0.02	13	0.02	0.03	49	0.02	0.04	43
All other assets.....	4.42	7.50	10	3.81	8.16	3	4.22	7.82	6	3.33	9.27	1	3.28	8.98	3
Memoranda															
Short-term investments	4.94	12.01	16	2.72	10.58	13	4.40	11.17	20	2.14	7.63	28	1.82	7.80	25
U.S. Treasury securities.....	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0.03	1.04	42
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	2.95	12.97	6	3.47	11.11	9	3.07	11.75	8	3.74	11.44	10	3.94	11.13	10
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.05	0.42	31	0.34	0.48	56	0.76	0.52	72	0.06	0.39	30	0.01	0.30	21
Loans held for investment	88.98	59.85	99	90.47	63.46	99	89	61.72	99	91.21	63.50	99	91.03	63.93	99
Real estate loans secured by 1–4 family	88.80	11.69	99	90.60	12.29	99	89.56	11.91	99	91.09	13.29	99	90.82	13.46	99
Revolving	13.58	1.45	99	13.25	1.80	99	13.08	1.66	99	12.53	2.07	99	10.31	2.27	98
Closed-end, secured by first liens	73.74	9.84	99	75.42	9.99	99	74.83	9.81	99	76.35	10.69	99	77.85	10.57	99
Closed-end, secured by junior liens	1.48	0.20	96	1.94	0.26	96	1.66	0.22	96	2.21	0.28	96	2.65	0.31	97
Commercial real estate loans	0.21	22.48	3	0.19	21.90	4	0.18	22.22	3	0.17	22.23	4	0.19	21.58	5
Construction and land development	0.19	3.35	6	0.17	3.32	10	0.16	3.40	8	0.15	3.44	10	0.17	3.51	10
Multifamily.....	0.02	3.31	3	0.02	3.07	7	0.02	3.12	5	0.02	3.01	6	0.02	2.72	8
Nonfarm nonresidential	0	14.81	1	0	14.50	2	0	14.72	1	0	14.69	2	0	14.44	2
Real estate loans secured by farmland.....	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.97	59.66	99	99.98	55.37	99	99.97	57.15	99	99.98	57.46	99	99.98	56.49	99
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	99.74	19.82	99	99.77	19.50	99	99.78	19.43	99	99.79	20.75	99	99.77	21.10	99
Real estate loans secured by 1–4 family.....	15.25	2.42	99	14.59	2.79	99	14.57	2.64	99	13.72	3.15	99	11.33	3.50	98
Revolving	84.49	17.22	99	85.18	16.49	99	85.21	16.59	99	86.07	17.39	99	88.44	17.39	99
Closed-end.....	0.23	36.54	3	0.21	32.96	4	0.20	34.63	3	0.19	33.52	4	0.21	32.14	5
Commercial real estate loans	0.21	5.50	6	0.19	4.97	8	0.17	5.26	6	0.17	5.09	10	0.19	5.20	10
Construction and land development.....	0.21	1.11	28	0.19	0.93	27	0.17	0.93	27	0.17	0.94	30	0.19	1.02	30
1–4 family.....	0	4.33	3	0	3.90	6	0	4.19	6	0	4.02	7	0	4.05	6
Other.....	0.02	5.34	3	0.02	4.72	6	0.02	4.96	5	0.02	4.69	6	0.02	4.10	6
Multifamily.....	0	24.14	1	0	21.76	2	0	22.93	1	0	22.15	2	0	21.40	2
Nonfarm nonresidential	0	8.14	2	0	7.38	3	0	7.68	2	0	7.72	3	0	8.03	3
Owner-occupied.....	0	15.71	1	0	14.16	2	0	14.95	1	0	14.34	2	0	13.38	2
Other.....	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Real estate loans secured by farmland.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	0	20.98	0	0	23.90	1	0	22.17	0	0	19.53	1	0	20.32	1
Commercial and industrial loans	0.02	6.28	4	0.02	6.11	3	0.02	6.13	4	0.02	7.13	3	0.02	7.36	2
Loans to individuals	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Credit card loans	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Agricultural loans.....	0.01	8.03	1	0	8.93	0	0.01	9.09	0	0	9.85	0	0	9.66	0
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	689.27	383.17	95	743.61	392.62	96	719.07	381.27	96	800.45	391.26	98	793.83	379.80	98
Real estate loans secured by 1–4 family.....	687.67	124.52	99	742.03	133.24	99	717.65	125.03	99	798.94	138.18	99	792.16	137.84	99
Revolving	105.14	15.53	99	108.49	19.64	99	104.79	17.42	99	109.87	21.26	99	89.96	23.33	98
Closed-end.....	582.53	107.53	99	633.54	112.01	99	612.86	106.14	99	689.06	115.20	99	702.20	112.79	99
Commercial real estate loans	1.60	238.21	2	1.58	237.30	3	1.41	234.65	3	1.51	229.44	4	1.67	219.72	5
Construction and land development.....	1.45	35.52	6	1.41	35.78	8	1.25	35.62	7	1.33	34.95	8	1.48	35.36	9
1–4 family.....	1.44	7.06	28	1.41	6.74	29	1.25	6.34	31	1.33	6.61	32	1.47	7.04	35
Other.....	0	28.07	3	0	27.86	6	0	28.16	5	0.01	27.32	6	0.01	27.26	6
Multifamily.....	0.16	34.78	3	0.16	33.28	5	0.16	32.74	4	0.18	31.04	5	0.19	27.85	5
Nonfarm nonresidential	0	157.17	1	0	157.33	1	0	155.06	1	0	152.10	2	0	147.22	2
Owner-occupied.....	0	52.65	1	0	53.29	2	0	52.37	2	0	53.07	3	0	54.89	3
Other.....	0	102.08	1	0	101.60	1	0	100.54	1	0	97.41	2	0	91.80	2
Real estate loans secured by farmland.....	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	0	127.07	0	0	159.86	1	0	139.91	0	0	122.02	1	0	128.82	1
Loans to individuals	0.15	35.29	4	0.15	38.40	3	0.14	37.47	4	0.17	43.51	3	0.18	42.67	2
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	0.05	46.75	1	0	51.14	0	0.05	49.54	0	0	52.44	0	0	51.79	0
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.23	28.84	3	0.21	26.07	4	0.20	27.32	3	0.19	26.45	4	0.21	24.79	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.60	187.37	3	1.58	186.18	3	1.41	183.76	3	1.51	178.57	4	1.67	167.93	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.60	244.59	2	1.58	244.21	3	1.41	240.85	3	1.51	236.10	4	1.67	225.98	4

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.94	12.01	16	2.72	10.58	13	4.40	11.17	20	2.14	7.63	28	1.82	7.80	25
Liquid assets	7.02	28.17	2	5.69	24.60	1	6.50	26.22	2	5.64	22.44	2	5.98	22.72	1
Investment securities	2.95	19.64	3	3.47	16.55	6	3.07	17.85	4	3.74	16.99	7	3.96	17.27	6
Net loans and leases	88.56	59.81	99	90.51	63.21	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99
Net loans, leases and standby letters of credit	88.56	60.62	99	90.51	64.12	99	89.28	62.48	99	91.03	64.84	99	90.74	65.07	99
Core deposits	56.62	74.75	12	54.59	68.08	16	55.89	70.67	17	53.65	63.09	23	53.07	62.13	24
Noncore funding	30.78	10.89	89	33.87	16.68	84	32.16	14.13	84	34.27	19.36	82	34.39	21.34	79
Time deposits of \$250K or more	5	1.81	93	4.82	2.56	84	4.90	2.11	90	4.67	2.94	80	4.18	2.89	78
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	18.09	0.99	97	21.54	2.06	99	19.90	1.24	97	23.10	3.01	99	24.32	3.67	99
Earning assets that reprice within 1 year	20.89	38.93	13	20.01	39.71	7	21.60	39.38	12	19.03	39.29	6	16.70	40.29	5
Interest-bearing liabilities that reprice within 1 year	26.28	7.04	92	21.43	9.42	89	23.36	8.20	90	23.48	10.19	90	18.97	10.01	87
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	-5.39	30.25	2	-1.42	28.34	4	-1.76	29.11	3	-4.45	26.63	4	-2.27	27.38	4
Other Liquidity and Funding Ratios															
Net noncore funding dependence	28.56	-1.82	93	33.39	6.94	92	30.43	3.20	91	34.03	14.45	89	34.42	16.62	87
Net short-term noncore funding dependence	19.94	-8.21	96	24.08	-2.29	96	21.63	-4.76	97	26.02	3.38	96	26.96	4.66	97
Short-term investment / Short-term noncore funding	21.47	284.81	5	10.79	138.95	3	18.25	184.19	5	8.03	77.77	6	6.66	66.46	7
Liquid assets - short-term noncore funding / Nonliquid assets	-17.17	34.02	3	-20.67	23.27	1	-18.85	28.18	2	-22.33	16.97	0	-22.71	16.04	1
Net loans and leases / Total deposits	135.54	74.66	98	143.35	82.84	98	138.59	79.43	96	147.55	90.31	96	148.05	90.08	97
Net loans and leases / Core deposits	156.41	81.17	97	165.79	93.70	96	159.73	88.34	96	169.68	103.93	91	170.98	105	94
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84			1.82			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.15	1.94	11	0.43	4.82	7	0.24	4.31	3	0.06	1.36	15	-0.68	-1.98	81
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	100	84.66	95	100	85.75	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0.70	6.99	45
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	100	66.59	99	100	67.27	99	100	66.64	99	100	67.43	99	99.30	65.45	98
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	34.31	8.69	95	19.61	11.75	77	37.02	10.55	92	10.15	11.86	57	2.39	11.91	18
Debt securities 1 to 5 years	52.70	17.05	93	79.61	18.03	99	52.67	17.03	92	87.60	17.94	99	92.55	19.18	99
Debt securities over 5 years	13	72.17	3	0.78	66.01	3	10.31	69.86	2	2.25	66.02	2	5.06	64.73	2
Pledged securities	0	33.87	0	0	37.40	1	0	35.67	1	0	30.57	2	0	33.30	2
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	74.28	51.37	67	51.47	146.89	34	102.15	183.32	44	22.40	26.69	57	-17.02	6.77	18
Investment securities	-18.45	33.34	4	-8.96	14.17	10	-19.20	23.62	4	-1.86	11.75	22	4.73	9.42	53
Core deposits	-0.47	16.88	2	5.77	25.99	4	2.55	26.88	2	5.11	11.23	36	3.37	7.29	43
Noncore funding	-12.79	-23.76	68	1.26	-2.41	58	-7.65	-12.18	56	3.62	6.59	46	1.41	10.67	33

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,952,852	3,417,660	3,646,239	2,915,087	2,207,176
Commit: Secured commercial real estate loans	48,799	28,447	29,191	28,972	34,833
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	147	43,236	102,817	0	0
Written options contracts (interest rate)	41,627	20,851	30,913	15,733	7,512
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,575,000	3,075,000	2,900,000	2,800,000	1,950,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	27.77	22.45	74	23.04	21.74	60	25.02	22.01	69	19.69	23.52	46	15.50	24.05	25
Standby letters of credit	0	0.67	1	0	0.72	2	0	0.71	2	0	0.84	3	0	0.92	2
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	18.38	49.75	51	21.16	51.68	50	20.82	48.62	50	19.02	68.47	46	13.75	65.81	42
Interest rate contracts	18.38	35.96	54	21.16	36.85	51	20.82	34.36	52	19.02	47.31	49	13.75	43.84	44
Interest rate futures and forward contracts	0	5.17	27	0.29	9.28	39	0.71	6.21	48	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.29	1.82	38	0.14	2.30	25	0.21	2.18	28	0.11	2.47	26	0.05	2.16	26
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	18.09	20.67	61	20.73	22.27	60	19.90	20.83	58	18.91	28.86	59	13.70	26.74	49
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	30.83	42.93	44	25.31	41.55	35	27.29	42.82	36	22.37	45.53	21	17.31	44.93	9

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,616,774	3,139,087	3,033,730	2,815,733	1,957,512
Interest rate contracts	2,616,774	3,139,087	3,033,730	2,815,733	1,957,512
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	147	43,236	102,817	0	0
Written options	41,627	20,851	30,913	15,733	7,512
Exchange-traded	0	0	0	0	0
Over-the-counter	41,627	20,851	30,913	15,733	7,512
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,575,000	3,075,000	2,900,000	2,800,000	1,950,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,616,774	3,139,087	3,033,730	2,815,733	1,957,512
Interest rate contracts	2,616,774	3,139,087	3,033,730	2,815,733	1,957,512
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,575,147	3,118,236	3,002,817	2,800,000	1,950,000
One year or less	2,575,147	3,118,236	3,002,817	2,800,000	1,950,000
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	209	0	0
Gross positive fair value	1,103	694	1,231	54	77
Held for trading	0	0	0	0	0
Non-traded	1,103	694	1,231	54	77
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0.01	12.57	18	1.38	12.99	25	3.39	14.05	32	0	13.49	6	0	12.78	8
Written options	1.59	7.49	30	0.66	8.37	20	1.02	8.18	24	0.56	5.91	20	0.38	6.60	19
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1.59	7.20	33	0.66	7.94	21	1.02	7.73	25	0.56	5.10	21	0.38	5.49	23
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	98.40	71.23	86	97.96	69.92	85	95.59	68.76	79	99.44	69.75	88	99.62	70.34	88
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	98.41	91.87	59	99.34	89.91	69	98.98	91.48	65	99.44	93.86	67	99.62	94.47	66
One year or less	98.41	28.05	93	99.34	30.94	92	98.98	32.05	92	99.44	32.17	91	99.62	32.51	93
Over 1 year to 5 years	0	26.03	5	0	27.26	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years	0	30.08	6	0	28.48	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0	1.25	1	0	1.76	1	0.01	1.55	3	0	0.83	2	0	0.72	0
Gross positive fair value	0.04	1.68	3	0.02	2.69	3	0.04	2.23	2	0	1.19	3	0	0.85	0
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	2	0	0.07	2	0	0.07	4	0	0.06	2	0	0.06	1
Gross positive fair value (X)	0	0.07	6	0	0.11	4	0	0.09	4	0	0.07	4	0	0.06	2
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	19	0	0.02	18	0	0.02	18	0	0.01	15	0	0.01	6
Current credit exposure (X)	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	70,290	37,292	37,292	41,938	45,929
Gross losses	2,974	2,564	4,789	5,248	6,877
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,345	4,836	9,693	11,602	12,886
Net losses	-2,371	-2,272	-4,904	-6,354	-6,009
Provision for loan and lease losses	-6,226	6,000	4,000	-11,000	-10,000
Adjustments	0	0	24,094	0	0
Ending balance	66,435	45,564	70,290	37,292	41,938
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.09	-0.14	54	0.08	0.85	4	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1
Provision for loan and lease losses / Average loans and leases	-0.10	-0.25	62	0.09	1.37	0	0.03	0.82	0	-0.08	0.24	1	-0.08	0.24	2
Provision for loan and lease losses / Net loan and lease losses	262.59	77.32	82	-264.08	792.43	3	-81.57	487.86	2	173.12	130.58	80	166.42	134.68	75
Allowance for loan and lease losses / Total loans and leases not held for sale	0.52	1.39	6	0.34	1.51	2	0.54	1.58	5	0.28	0.83	4	0.32	0.90	5
Allowance for loan and lease losses / Total loans and leases	0.52	1.37	6	0.34	1.48	2	0.54	1.55	5	0.28	0.81	5	0.32	0.89	5
Allowance for loan and lease losses / Net loans and leases losses (X)	15.27			11.83				11.58			8.03			7.54	
Allowance for loan and lease losses / Nonaccrual assets	135.07	318.67	16	84.47	321.01	7	138.39	299.17	19	61.84	218.72	12	54.49	214.03	8
ALLL / 90+ days past due + nonaccrual loans and leases	135.07	260.68	25	84.47	244.42	11	138.39	244.34	28	61.84	151.73	17	54.49	160.51	12
Gross loan and lease losses / Average loans and leases	0.05	0.22	14	0.04	0.35	8	0.04	0.34	6	0.04	0.28	9	0.05	0.30	14
Recoveries / Average loans and leases	0.08	0.08	59	0.07	0.07	62	0.07	0.07	60	0.09	0.08	64	0.10	0.09	63
Net losses / Average loans and leases	-0.04	0.13	3	-0.03	0.28	1	-0.04	0.27	0	-0.05	0.21	2	-0.05	0.22	3
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	111.61	16.12	97	92.15	15.46	99	184.70	33.98	98	168.71	36.22	95	128.10	41.30	93
Earnings coverage of net loan and lease losses (X)	-18.03	4.52	15	-25.44	21.56	6	-20.99	22.91	2	-15.19	24.40	6	-17.58	21.75	7
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	0.03	11	-0.03	0.03	9	-0.04	0.04	3	-0.05	0.01	5	-0.05	0.02	6
Real estate loans secured by 1-4 family	-0.04	-0.01	26	-0.03	0.01	15	-0.04	0.01	13	-0.05	0.01	9	-0.05	0.01	9
Revolving	-0.03	-0.05	34	-0.01	0.01	32	-0.02	0.01	35	-0.04	0.02	17	-0.07	0.03	15
Closed-end	-0.04	-0.01	20	-0.04	0.01	14	-0.04	0	12	-0.05	0	7	-0.04	0.01	13
Commercial real estate loans	0	0.05	38	0	0.03	32	-0.10	0.07	0	0	0.01	38	-0.01	0.01	29
Construction and land development	0	0	64	0	0	64	-0.12	0	4	0	-0.01	60	-0.01	-0.03	48
1-4 family	0	0	57	0	0	59	-0.12	0	2	0	0	55	-0.01	-0.01	24
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential		0.07			0.05			0.11			0.02			0.02	
Owner-occupied		0.01			0.02			0.02			0.01			0.01	
Other		0.06			0.03			0.08			0.01			0.01	
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01			0	
Commercial and industrial loans		0.20			0.46			0.47			0.37			0.31	
Loans to individuals		0.78			1.41			1.13			1.17			1.16	
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans		0.03			0.15			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases		0.08	37		0.13		0	0.15	25		0.15			0.14	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	7,857		10,856		8,600		13,756		16,341						
90+ days past due loans and leases	0		0		0		0		0						
Nonaccrual loans and leases	49,185		53,939		50,793		60,308		76,971						
Total past due and nonaccrual loans and leases	57,042		64,795		59,393		74,064		93,312						
Restructured 30–89 days past due	1,539		2,425		1,947		3,082		4,205						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	36,812		42,127		38,984		49,195		61,905						
Total restructured loans and leases	38,351		44,552		40,931		52,277		66,110						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	93,156		98,626		95,458		99,035		99,740						
Other real estate owned	0		1,395		102		2,813		2,888						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.06	0.27	14	0.08	0.36	13	0.07	0.39	7	0.10	0.43	11	0.13	0.44	14
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.39	0.58	34	0.40	0.61	31	0.39	0.66	27	0.45	0.51	46	0.59	0.54	63
90+ days past due and nonaccrual loans and leases	0.39	0.73	24	0.40	0.80	21	0.39	0.85	19	0.45	0.71	31	0.59	0.75	42
30–89 days past due restructured	0.01	0.01	79	0.02	0.01	78	0.01	0.01	74	0.02	0.01	73	0.03	0.02	78
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.29	0.12	86	0.31	0.13	86	0.30	0.13	86	0.36	0.14	92	0.48	0.16	94
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.06	0.27	14	0.08	0.37	13	0.07	0.40	7	0.10	0.43	11	0.13	0.44	14
90+ days past due assets	0	0.10	9	0	0.13	8	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.39	0.59	33	0.40	0.62	31	0.39	0.67	27	0.45	0.53	46	0.59	0.57	61
30+ days past due and nonaccrual assets	0.45	1.04	15	0.48	1.21	13	0.45	1.29	7	0.55	1.19	14	0.72	1.26	23
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.35	0.43	46	0.36	0.49	38	0.35	0.52	35	0.41	0.44	53	0.54	0.48	65
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.46	41	0.37	0.52	35	0.35	0.55	33	0.43	0.48	53	0.56	0.52	61
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	1.01	0.52	88	1.05	0.56	91	1.02	0.60	88	1.12	0.53	93	1.29	0.60	93
Allowance for loan and lease losses	216.57	67.93	95	343.22	65.48	99	210.98	66.66	95	443.09	115.41	96	438.28	118.28	95
Equity capital + allowance for loan and lease losses	8.64	4.43	88	10.07	4.83	92	9.25	4.97	87	10.44	4.28	94	11.81	4.79	94
Tier 1 capital + allowance for loan and lease losses	7.71	5.28	76	8.63	5.98	74	8.03	6.05	72	9.79	5.65	87	11.26	6.16	89
Loans and leases + other real estate owned	1.14	0.88	74	1.16	0.92	73	1.13	0.97	69	1.22	0.85	80	1.42	0.96	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.06	0.24	21	0.08	0.39	16	0.07	0.39	9	0.10	0.38	12	0.13	0.42	11
	90+ days past due		0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.39	0.65	33	0.40	0.63	36	0.39	0.76	25	0.45	0.46	54	0.59	0.57	63
Commercial and industrial	30–89 days past due			0.17			0.23			0.23			0.31			0.30	
	90+ days past due			0.02			0.03			0.03			0.05			0.05	
	Nonaccrual.....			0.64			0.75			0.75			0.83			0.76	
Individuals	30–89 days past due		0	0.55	4	0	0.58	5	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due		0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.16			0.31			0.17			0.24			0.17	
	90+ days past due			0			0.03			0			0			0	
	Nonaccrual.....			0.69			0.80			0.49			0.67			0.75	
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	18		0.14		0	0.18	15		0.20			0.17	
	90+ days past due		0	0.01	35		0.01		0	0.01	33		0.01			0.01	
	Nonaccrual.....		0	0.13	22		0.15		0	0.15	19		0.13			0.14	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.05	0.35	11	0.08	0.60	12	0.07	0.65	3	0.10	0.67	6	0.13	0.71	7
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.39	0.82	25	0.40	0.84	25	0.39	0.89	25	0.45	0.73	36	0.60	0.86	43
Revolving	30–89 days past due	0.05	0.29	15	0.06	0.40	19	0.06	0.48	15	0.06	0.45	13	0.08	0.50	11
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.14	1.05	20	0.09	1.27	14	0.10	1.13	16	0.09	1	14	0.11	1.17	14
Closed-end	30–89 days past due	0.05	0.36	14	0.08	0.61	11	0.07	0.65	4	0.11	0.70	8	0.13	0.75	9
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.43	0.77	31	0.45	0.81	28	0.44	0.87	30	0.50	0.70	44	0.66	0.84	45
Junior lien	30–89 days past due	0	0.01	44	0.01	0.02	47	0.01	0.02	48	0.02	0.02	52	0.02	0.03	53
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.05	0.04	66	0.07	0.05	69	0.06	0.04	67	0.09	0.04	77	0.13	0.06	77
Commercial real estate	30–89 days past due	4.10	0.14	99	0	0.23	4	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0	0.52	1	0	0.43	3	0	0.62	2	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due	0	0.12	18	0	0.24	15	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	41.70	0.06	99	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due		0.14			0.20			0.23			0.14			0.17	
	90+ days past due		0.01			0.02			0.02			0.03			0.03	
	Nonaccrual		0.66			0.55			0.80			0.28			0.30	
Owner Occupied	30–89 days past due		0.04			0.07			0.07			0.07			0.09	
	90+ days past due		0			0.01			0			0.01			0.01	
	Nonaccrual		0.25			0.24			0.27			0.16			0.17	
Other	30–89 days past due		0.09			0.11			0.14			0.07			0.07	
	90+ days past due		0.01			0.01			0.01			0.01			0.01	
	Nonaccrual		0.40			0.24			0.44			0.10			0.13	
Farmland	30–89 days past due		0.11			0.31			0.11			0.23			0.25	
	90+ days past due		0			0.03			0			0.01			0.01	
	Nonaccrual		1.10			1.24			1.13			0.84			1.23	
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	658,190	650,382	653,033	645,702	642,103										
Retained earnings	1,040,480	977,974	1,009,515	941,680	871,164										
Accumulated other comprehensive income (AOCI)	-71,698	-120,665	-100,584	-42,300	1,077										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,626,972	1,507,691	1,561,964	1,545,082	1,514,344										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	9,485	10,290	9,980	10,804	9,205										
Accumulated other comprehensive income-related adjustments	-71,698	-120,664	-100,584	-42,300	1,077										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,689,185	1,618,065	1,652,568	1,576,578	1,504,062										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,689,185	1,618,065	1,652,568	1,576,578	1,504,062										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	110,905	147,731	125,053	74,153	86,498										
Additional tier 1 capital before deductions	110,905	147,731	125,053	74,153	86,498										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	110,905	147,731	125,053	74,153	86,498										
Tier 1 Capital	1,800,090	1,765,796	1,777,621	1,650,731	1,590,560										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	17,448	20,352										
Allowance for loan and lease losses in tier 2 capital	45,316	45,564	46,381	37,292	41,938										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	45,316	45,564	46,381	54,740	62,290										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	45,316	45,564	46,381	54,740	62,290										
Exited advanced approach tier 2 capital															
Total capital	1,845,406	1,811,360	1,824,002	1,705,471	1,652,850										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	14,509,934	14,987,607	14,685,909	14,610,715	14,131,688										
Less: Deductions from common equity tier 1 capital	9,485	10,290	9,980	10,804	9,205										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	14,500,449	14,977,317	14,675,929	14,599,911	14,122,483										
Total risk-weighted assets	7,786,336	8,189,807	8,009,325	8,117,094	7,675,246										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	21.69	12.66	98	19.76	11.98	95	20.63	12.35	96	19.42	12.11	95	19.60	12.09	94
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	23.12	13.44	98	21.56	12.72	96	22.19	13.08	97	20.34	12.78	95	20.72	12.85	95
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	23.70	15.42	98	22.12	14.77	96	22.77	15.23	97	21.01	14.36	94	21.53	14.45	94
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	12.41	9.11	94	11.79	9.03	92	12.11	9.13	94	11.31	9.76	84	11.26	9.71	87
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0			0			
Total property and casualty assets			0			0			0			0			0			
Reinsurance recoverables (P/C)			0			0			0			0			0			
Total life and health assets			0			0			0			0			0			
Reinsurance recoverables (L/H)			0			0			0			0			0			
Separate account assets (L/H)			0			0			0			0			0			
Total insurance underwriting equity			0			0			0			0			0			
Total property and casualty equity			0			0			0			0			0			
Total life and health equity			0			0			0			0			0			
Total insurance underwriting net income			0			0			0			0			0			
Total property and casualty			0			0			0			0			0			
Total life and health			0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0			
Unearned premiums (P/C)			0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0			
Separate account liabilities (L/H)			0			0			0			0			0			
Insurance activities revenue			0			0			0			0			0			
Other insurance activities income			0			0			0			0			0			
Insurance and reinsurance underwriting income			0			0			0			0			0			
Premiums			0			0			0			0			0			
Credit related insurance underwriting			0			0			0			0			0			
Other insurance underwriting			0			0			0			0			0			
Insurance benefits, losses, expenses			0			0			0			0			0			
Net assets of insurance underwriting subsidiaries			0			0			0			0			0			
Life insurance assets	295,235			221,327			294,565			219,041			213,568		33.39		48.71	
Analysis Ratios																		
06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32			4.86					
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.82	11.54	65	12.22	11.35	51	15.94	11.03	68	12.98	11.51	54	13.08	10.22	59			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,281,583	1,911,961	2,093,341	1,690,271	1,887,748	19.33	14.33
1–4 family residential loans		2,281,583	1,911,961	2,093,341	1,690,271	1,887,748	19.33	14.33
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		16.03	12.89	14.36	11.42	13.26		
1–4 family residential loans		16.03	12.89	14.36	11.42	13.26		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		86.85	87.02	87.25	87.62	89.91		
Home equity lines		12.92	12.77	12.56	12.20	9.89		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		0.02	0.02	0.02	0.02	0.02		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0.20	0.19	0.18	0.17	0.18		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		4,017	6,156	5,750	7,984	8,250	-34.75	-59.04
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		4,017	6,156	5,750	7,984	8,250	-34.75	-59.04
90+ Days Past Due Securitized Assets								
1–4 family residential loans		9,256	7,551	7,739	8,816	8,641	22.58	-45.98
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		9,256	7,551	7,739	8,816	8,641	22.58	-45.98
Total past due securitized assets.....		13,273	13,707	13,489	16,800	16,891	-3.17	-50.74
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.18	0.32	0.27	0.47	0.44
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.18	0.32	0.27	0.47	0.44
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.41	0.39	0.37	0.52	0.46
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.41	0.39	0.37	0.52	0.46
Total past due securitized assets percent of securitized assets	0.58	0.72	0.64	0.99	0.89
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.08	0.12	0.10	0.15	0.17
Home equity lines	0.05	0.06	0.06	0.06	0.08
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	3.64	0	0	0	0
Total managed loans past due 30–89 days	0.08	0.11	0.09	0.14	0.17
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.07	0.06	0.06	0.07	0.06
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.06	0.05	0.05	0.06	0.06
Total Past Due Managed Assets	0.14	0.16	0.15	0.20	0.22
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	-0.03	-0.03	-0.04	-0.04
Home equity lines	-0.03	-0.01	-0.02	-0.04	-0.07
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	-0.09	0	-0.01
Net Losses on Managed Assets Percent of Total Managed Assets	-0.03	-0.03	-0.03	-0.04	-0.04

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	0	0	0	0	0	0	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	0	0	0	3	2		
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	0	0	0	3	2		
Income (loss) before taxes	0	0	0	-3	-2		
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items							
Income before undistributed income of subsidiaries	0	0	0	-3	-2		
Equity in undistributed income of subsidiaries	31,989	36,294	68,005	70,519	71,006	-11.86	-0.72
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	31,989	36,294	68,005	70,519	71,006	-11.86	-0.72
Net income (loss)	31,989	36,294	68,005	70,516	71,004	-11.86	-0.72
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	31,989	36,294	68,005	70,519	71,006	-11.86	-0.72

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		1,598,810	100	1,507,746	100	1,532,779	100	1,545,137	1,514,396	6.04	16.31
Common and preferred stock		1,598,810	100	1,507,746	100	1,532,779	100	1,545,137	1,514,396	6.04	16.31
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		0	0	0	0	0	0	0	0	0	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		0	0	0	0	0	0	0	0	0	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,598,810	100.00	1,507,746	100.00	1,532,779	100.00	1,545,137	1,514,396	6.04	16.31
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	0	0	
Balance due to subsidiaries and related institutions		55	0	55	0	55	0	55	52	0.00	25.00
Total liabilities		55	0	55	0	55	0	55	52	0.00	25.00
Equity Capital		1,598,755	100	1,507,691	100	1,532,724	100	1,545,082	1,514,344	6.04	16.31
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		658,190	41.17	650,382	43.14	653,033	42.60	645,702	642,103	1.20	-5.39
Retained earnings		1,012,263	63.31	977,974	64.86	980,275	63.95	941,680	871,164	3.51	46.16
Accumulated other comprehensive income		-71,698	-4.48	-120,665	-8	-100,584	-6.56	-42,300	1,077		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,598,810	100.00	1,507,746	100.00	1,532,779	100.00	1,545,137	1,514,396	6.04	16.31
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		55	0	55	0	55	0	55	52	0.00	25.00
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	4.05	12.64	2	4.71	4.33	42	4.43	7.29	20	4.61	9.68	9	4.73	10.40	6
Bank net income / Average equity investment in banks		12.37			4.55			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs	4.07	11.92	5	4.79	5.62	52	4.47	7.01	33	4.64	8.55	25	4.77	8.78	20
Bank net income / Parent net income	0	96.24	4	0	91.35	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income	100	67.52	75	100	71.95	70	100	68.34	70	100	74	69	100	72.48	65
Leverage															
Total liabilities / Equity capital	0	16.87	5	0	20.37	5	0	20.06	6	0	20.43	3	0	20.88	4
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	100	103.07	38	100	103.11	35	100	102.81	36	100	103.22	36	100	103.10	37
Total investment in subs / Equity capital	100	108.26	28	100	110.49	24	100	110.16	24	100	111.07	23	100	112.48	26
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.25	38	0	0.67	37	0	0.47	36	0	0.36	35	0	0.35	37
Equity investment in subs – equity cap / Net income-div (X)	0	0.83	3	0	3.93	5	0	1.82	3	0	1.22	3	0	1.22	1
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends		138.64			143.95			136.59		0	177.68	1	0	162.34	1
Cash from ops + noncash items + op expense / Op expense + dividend		130.64			154.33			147.24		0	190.27	4	0	174.91	2
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		103.17			148.07			134.08		100	116.34	31	100	103.19	49
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,667.11			1,374.36			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends		153.06			169.52			150.43			210.80			188.90	
Fees + other income from subsidiaries / Salary + other expenses		12.78			15.95			13.95		0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	3.69	23	0	3.85	24	0	2.64	28	0	2.61	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.05	1.79	47	0.04	2.90	43	0.04	2.66	42	0.04	5.62	38	0.59	5.50	58
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		78.46			73.92			81.10			57.84				57.26
Dividends declared / Net income	0	25.30	4	0	60.26	4	0	42.29	4	0	33.08	3	0	27.33	5
Net income – dividends / Average equity.....	4.05	9.64	7	4.71	1.15	77	4.43	4.14	53	4.61	6.46	23	4.73	7.33	17
Percent of Dividends Paid															
Dividends from bank subsidiaries		139.49			166.94			132.17			178.13				157.73
Dividends from nonbank subsidiaries		3.97			3.69			3.41			7.53				7.13
Dividends from subsidiary holding companies.....		6.36			3.84			4.85			21.40				16.86
Dividends from all subsidiaries		193.08			205.70			174.85			260.40				215.26
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		36.56			82.59			60.28			66.55				60.71
Interest income from bank subsidiaries.....		0.11			0.58			0.36			0.54				0.52
Management and service fees from bank subsidiaries		0.90			3.18			1.47			1.55				1.88
Other income from bank subsidiaries.....		0			0.01			0			0				0
Operating income from bank subsidiaries.....		38.35			98.26			62.88			69.36				63.43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95				51.40
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25				18.56
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92				2.96
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06				0.15
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41				99.33
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	31	20	0	55.04	23	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies.....	0	5.39	22	0	15.38	26	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	0	39.64	12	0	73.61	13	0	55.20	11	0	76.49	9	0	61.19	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		67.82			66.84			69.76			67.32				65.18
Interest income from bank subsidiaries.....		0.39			1.06			0.63			0.80				0.92
Management and service fees from bank subsidiaries		2.08			2.32			1.87			1.81				2.01
Other income from bank subsidiaries.....		0.02			0.07			0.04			0.03				0.02
Operating income from bank subsidiaries		81.78			81.90			82.20			78.80				74.20
Dividends from nonbank subsidiaries		2.67			2.05			1.95			2.65				2.57
Interest income from nonbank subsidiaries.....		0.35			1.11			0.73			1.19				2.32
Management and service fees from nonbank subsidiaries		0.02			0.04			0.02			0.06				0.03
Other income from nonbank subsidiaries.....		0.01			0.01			0.01			0.04				0.02
Operating income from nonbank subsidiaries		6.48			6.25			4.70			7.29				7.64
Dividends from subsidiary holding companies.....		2.43			1.08			2.53			4.52				5.15
Interest income from subsidiary holding companies.....		0.01			0.17			0.11			0.20				0.37
Management and service fees from subsidiary holding companies.....		0			0			0			0				0
Other income from subsidiary holding companies.....		0			0			0			0				0
Operating income from subsidiary holding companies.....		3.96			4.06			4.56			6.08				6.79
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37				87.87
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33				26.53